

Medicare Private Fee-for-Service Plan Marketing Rules

Medicare Private Fee-for-Service (PFFS) Plans are the private fee-for-service option under Medicare Advantage. Medicare Advantage Plans are health plan options approved by Medicare and run by private companies. Medicare PFFS Plans aren't the same as the Original Medicare Plan or Medigap (Medicare Supplement Insurance) policies.

All persons representing Medicare PFFS Plans must follow certain rules when giving you information about their plan. These rules also apply to independent agents and brokers working with Medicare PFFS Plans.

Medicare PFFS Plans **MUST**:

- Give you written information with a complete description of how the plan works
- Make clear that your doctor or hospital must agree to accept the plan's terms and conditions prior to providing health care services to you, with the exception of emergencies
- Call you after you enroll to make sure that you wanted to join and that you understand how the plan works
- Send you a letter if they can't reach you by telephone
- Have people available to answer any questions you have about the plan
- Have people available to answer your providers questions

Like all Medicare Advantage Plans, Medicare PFFS Plans **CAN'T**:

- Ask for your personal information (like your Social Security, bank account, or credit card numbers) over the telephone unless you are a member of that plan
- Come to your home uninvited to sell or endorse any Medicare-related product
- Offer you cash to join their plan
- Enroll you in a plan over the telephone unless you call them
- Ask you to send payment over the telephone or web
- Tell you that they are Medigap (Medicare Supplement Insurance)

If you believe you have been misled by a Medicare PFFS Plan, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For more information visit www.medicare.gov on the web. Under "Search Tools," select "Find a Medicare Publication" to view the booklet, "Your Guide to Medicare Private Fee-for-Service Plans." Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.